

ABSTRACT OF THE DISCLOSURE

A mobile real-time data processing system for use during delivery of a product includes a server and a portable transaction terminal. The server is adapted to establish a connection with a payment control center for conducting non-cash payment. The portable transaction terminal is adapted to be operated by a delivery personnel who is responsible for delivering the product to a customer. By operating the portable transaction terminal, identification data of an electronic money owned by the customer can be inputted, and a communications link can be established with the server for transmitting the identification data to the payment control center so that payment for the product can be arranged by the payment control center through the electronic money of the customer. Upon receiving an approval message sent by the payment control center via the server when the payment control center has successfully completed arrangements for the payment of the product, the portable transaction device generates a printed delivery receipt, and sends delivery confirmation to the server via the communications link when the delivery of the product is completed.